WHAT IS CLAIMED IS:

- 1. A method of providing a consumer with a shopping incentive comprising:
- (a) determining a plurality of fixed price options to purchase goods/services offered by a plurality of stores;
- (b) presenting a web page to a terminal used by said consumer wherein the web page contains one or more of said plurality of options;
 - (c) establishing an identity of said consumer; and
- (d) presenting said selected option and said consumer identity to said selected store in response to said consumer selecting, via said terminal, one of said plurality of options and one of said plurality of stores.
- 2. The method of claim 1, further comprising (e) adjusting the fixed price of one of said plurality of options if requested by one of said plurality of stores that offers said one option whose price is being adjusted.
- 3. The method of claim 1, wherein step (a) determines the fixed prices of said plurality of options from inventory data of said plurality of stores and other data deemed relevant by said plurality of stores.
- 4. The method of claim 3, wherein said other data includes information concerning previously selected options of said consumer.
- 5. The method of claim 4, wherein said other data includes stores where said consumer has previously purchased goods/services.

- 6. The method of claim 3, wherein said other data includes marketing goals of said plurality of stores.
- 7. The method of claim 1, further comprising (f) determining a reimbursement to said selected store in response to receipt from said selected store of information identifying an exercise of said selected option by said consumer including the option price and a then prevailing price.
- 8. The method of claim 1, wherein at least one of said plurality of options is offered by a supplier of said goods/services.
- 9. The method of claim 8, wherein said supplier is a manufacturer of one of said goods/services.
- 10. The method of claim 1, further comprising (g) establishing a correlation between said plurality of options and one or more purchase transactions that use said plurality of options, and wherein step (a) determines additional options based on said correlation.
- 11. A system that provides a consumer with a shopping incentive, said system comprising:

an application server that presents web pages to a consumer via the Internet;

wherein said application server includes a program that performs the steps of:

(a) determining a plurality of fixed price options to purchase goods/services offered by a plurality of stores;

- (b) presenting a web page to a terminal used by said consumer, wherein the web page contains one or more of said plurality of options;
 - (c) establishing an identity of said consumer; and
- (d) presenting said selected option and said consumer identity to said selected store in response to said consumer selecting, via said terminal, one of said plurality of options and one of said plurality of stores.
- 12. The system of claim 12, wherein said program further comprises the step of (e) determining a reimbursement to said selected store in response to receipt from said selected store of information identifying an exercise of said selected option by said consumer including the option price and a then prevailing price.
- 13. The system of claim 11, wherein said program further comprises the step of (f) establishing a correlation between said plurality of options and purchase transactions that use said plurality of options, and wherein step (a) determines additional options based on said correlation.
- 14. The system of claim 11, wherein step (a) determines the fixed prices of said plurality of options from inventory data of said plurality of stores and other data deemed relevant by said plurality of stores.
- 15. The system of claim 14, wherein said other data includes information concerning previously selected options of said consumer.
- 16. The system of claim 15, wherein said other data includes stores where said consumer has previously purchased goods/services.
- 17. The system of claim 14, wherein said other data includes marketing goals of said plurality of stores.

- 18. The system of claim 11, wherein at least one of said plurality of options is offered by a supplier of said goods/services.
- 19. The system of claim 18, wherein said supplier is a manufacturer of one of said goods/services.
- 20. A computer readable medium that includes executable instructions for performing the steps that comprise:
 - (a) determining a plurality of fixed price options to purchase goods/services offered by a plurality of stores;
 - (b) presenting a web page to a terminal used by said consumer wherein the web page contains one or more of said plurality of options;
 - (c) establishing an identity of said consumer; and
 - (d) presenting said selected option and said consumer identity to said selected store in response to said consumer selecting, via said terminal, one of said plurality of options and one of said plurality of stores.